

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shannon M Lengal
Debtor

Case No. 17-01788-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: Sep 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2017.

db
4915264 +Shannon M Lengal, 6736 McClear Road, Stewartstown, PA 17363-9356
Cohen Dermatopathology, PO Box 414913, Boston, MA 02241-4913
4915269 Drayer Physical Therapy Institute, 781 Far Hills Drive, Suite 400,
New Freedom, PA 17349-8424
4915270 +Erica Rae Cerutti, 781 Far Hills Dr, Suite 400, New Freedom, PA 17349-8424
4915271 +FMA Alliance, Ltd., 12339 Cutten Road, Houston, TX 77066-1807
4915272 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
4915275 +Mark Lengal, 6736 McCleary Road, Stewartstown, PA 17363-9356
4915731 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4915278 +State of Maryland, Central Collection Unit, 5th Floor, 300 West Preston Street,
Baltimore, MD 21201-2307
4915284 +Women's Insitute of Gynecology, 1600 6th Avenue, Ste 117, York, PA 17403-2627

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4915260 EDI: BANKAMER.COM Sep 01 2017 18:58:00 Bank of America, PO Box 982235,
El Paso, TX 79998-2235
4915261 EDI: CHASE.COM Sep 01 2017 18:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
4915262 +EDI: CITICORP.COM Sep 01 2017 18:58:00 Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
4915263 EDI: CITICORP.COM Sep 01 2017 18:58:00 Citi Card CBNA, PO Box 6241, Ibs Cdv Disputes,
Sioux Falls, SD 57117-6241
4915265 EDI: WFNBN.COM Sep 01 2017 18:58:00 Comenity Bank, Bankruptcy Department, PO Box 182125,
Columbus, OH 43218-2125
4915266 EDI: WFNBN.COM Sep 01 2017 18:58:00 Comenity Capital Bank, Bankruptcy Department,
PO Box 183043, Columbus, OH 43218-3043
4915267 EDI: DISCOVER.COM Sep 01 2017 18:58:00 Discover, PO Box 30421,
Salt Lake City, UT 84130-0421
4915268 EDI: CHASE.COM Sep 01 2017 18:58:00 Disney/Chase Card, PO Box 15298,
Wilmington, DE 19850-5298
4915273 E-mail/Text: bankruptcy@huntington.com Sep 01 2017 18:56:04 Huntington National Bank,
PO Box 182519, Columbus, OH 43218-2519
4915274 EDI: CBSKOHLS.COM Sep 01 2017 18:58:00 Kohls, P.O. Box 3043, Milwaukee, WI 53201-3043
4915276 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 01 2017 18:56:10 Quicken Loans Inc,
Attn: Client Relations, 1050 Woodward Avenue, Detroit, MI 48226-1906
4915277 EDI: SEARS.COM Sep 01 2017 18:58:00 Sears Credit Cards, PO Box 6282,
Sioux Falls, SD 57117-6282
4915279 EDI: RMSC.COM Sep 01 2017 18:58:00 Synchrony Bank, Attn: Bankruptcy Dept.,
PO Box 965060, Orlando, FL 32896-5060
4915280 EDI: RMSC.COM Sep 01 2017 18:58:00 Synchrony Bank/Toys R Us, Attn: Bankruptcy Department,
PO Box 965060, Orlando, FL 32896-5060
4915281 +EDI: CITICORP.COM Sep 01 2017 18:58:00 THD/CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497
4915282 EDI: RMSC.COM Sep 01 2017 18:58:00 Toys R US/Synchrony Bank, Attn: Bankruptcy Dept.,
PO Box 965060, Orlando, FL 32896-5060
4915283 EDI: RMSC.COM Sep 01 2017 18:58:00 Walmart/Synchrony Bank, Attn: Bankruptcy Department,
PO Box 965060, Orlando, FL 32896-5060

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Lawrence V. Young (Trustee) lyoun@cgalaw.com,
pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Michael R Caum on behalf of Debtor Shannon M Lengal mikecaumesq@comcast.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Shannon M Lengal**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2944**

EIN ---

Social Security number or ITIN ---

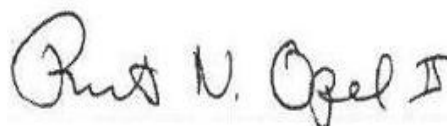
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-01788-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shannon M Lengal

**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

September 1, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.